

Information to identify the case:

Debtor 1	<u>Joseph A Zitelli</u>	Social Security number or ITIN	xxx-xx-9233
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Donna M Zitelli</u>	Social Security number or ITIN	xxx-xx-0494
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21499-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A Zitelli

Donna M Zitelli

7/16/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph A Zitelli
Donna M Zitelli
Debtors

Case No. 20-21499-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 16, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph A Zitelli, Donna M Zitelli, 2916 Leechburg Rd, Lower Burrell, PA 15068-3238

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 17 2024 03:48:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jul 17 2024 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240755	^ MEBN	Jul 16 2024 23:57:29	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15240756	Email/Text: bdsupport@creditmanagementcompany.com	Jul 16 2024 23:59:00	Allegheny Valley Hospital, c/o Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15252073	EDI: GMACFS.COM	Jul 17 2024 03:48:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15240758	+ EDI: GMACFS.COM	Jul 17 2024 03:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15240757	+ EDI: GMACFS.COM	Jul 17 2024 03:48:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15240760	+ EDI: TSYS2	Jul 17 2024 03:48:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801

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Total Noticed: 49

15240759	+ EDI: TSYS2	Jul 17 2024 03:48:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15240763	+ EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15240761	+ EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15245527	EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15254634	Email/PDF: bncnotices@becket-lee.com	Jul 17 2024 00:17:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15240765	+ EDI: CITICORP	Jul 17 2024 03:48:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15240766	+ EDI: CITICORP	Jul 17 2024 03:48:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15240767	+ Email/Text: mediamanagers@clientservices.com	Jul 16 2024 23:57:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15240769	+ Email/Text: bankruptcy@firstenergycorp.com	Jul 16 2024 23:58:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15240768	^ MEBN	Jul 16 2024 23:57:15	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15240771	+ EDI: WFNNB.COM	Jul 17 2024 03:48:00	Comenity Bank/Abarcrombie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15240770	+ EDI: WFNNB.COM	Jul 17 2024 03:48:00	Comenity Bank/Abarcrombie, Po Box 182789, Columbus, OH 43218-2789
15240772	+ EDI: WFNNB.COM	Jul 17 2024 03:48:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15240773	+ EDI: WFNNB.COM	Jul 17 2024 03:48:00	Comenitycapital/Big Lots, Po Box 182120, Columbus, OH 43218-2120
15240774	Email/Text: bk@freedomfinancialnetwork.com	Jul 16 2024 23:57:00	Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
15240775	Email/Text: bk@freedomfinancialnetwork.com	Jul 16 2024 23:57:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15264009	EDI: IRS.COM	Jul 17 2024 03:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15240776	EDI: SYNC	Jul 17 2024 03:48:00	JCPenney, PO Box 960090, Orlando, FL 32896-0090
15240778	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2024 23:57:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15240777	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2024 23:57:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15560471	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 17 2024 00:16:15	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15243880	Email/PDF: resurgentbknofications@resurgent.com	Jul 17 2024 00:15:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15240779	EDI: SYNC	Jul 17 2024 03:48:00	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
15240780	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 16 2024 23:59:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15240781	Email/Text: bankruptcyteam@quickenloans.com	Jul 16 2024 23:59:00	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577

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15246547	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 16 2024 23:59:00	Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15240782	EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Synco/walmart, PO Box 71087, Charlotte, NC 28272-1087
15264913	^ MEBN	Jul 16 2024 23:58:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15241322	^ MEBN	Jul 16 2024 23:58:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240784	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
15240783	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15240787	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15240785	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15240790	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15240789	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15254070	+ Email/Text: bncmail@w-legal.com	Jul 16 2024 23:58:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15240791	+ EDI: WTRRN BANK.COM	Jul 17 2024 03:48:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15240792	+ EDI: WTRRN BANK.COM	Jul 17 2024 03:48:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
TOTAL: 50			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15263988	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15263989	*	Allegheny Valley Hospital, c/o Credit Managemen Company, PO Box 16346, Pittsburgh, PA 15242-0346
15263991	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15263990	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15263993	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15263992	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15240764	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15263996	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15263997	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15240762	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15263994	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15263995	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15263998	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15263999	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15264000	*+	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15264002	*+	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15264001	*+	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15264004	*+	Comenity Bank/Abarcrombie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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15264003	*+	Comenity Bank/Abarcrombie, Po Box 182789, Columbus, OH 43218-2789
15264005	*+	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15264006	*+	Comenitycapital/Big Lots, Po Box 182120, Columbus, OH 43218-2120
15264007	*P++	FREEDOM FINANCIAL ASSET MANAGEMENT LLC, ATTN BANKRUPTCY DEPARTMENT, PO BOX 2340, PHOENIX AZ 85002-2340, address filed with court., Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
15264008	*P++	FREEDOM FINANCIAL ASSET MANAGEMENT LLC, ATTN BANKRUPTCY DEPARTMENT, PO BOX 2340, PHOENIX AZ 85002-2340, address filed with court., Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15264010	*	JCPenney, PO Box 960090, Orlando, FL 32896-0090
15264012	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15264011	*+	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15604024	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15264013	*	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
15264014	*+	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15264015	*	Quicken Loans, Inc., PO Box 6577, Carol Stream, IL 60197-6577
15264016	*	Synco/walmart, PO Box 71087, Charlotte, NC 28272-1087
15264018	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
15264017	*+	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15240788	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15264021	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15264022	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15240786	*+	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15264019	*+	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15264020	*+	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15264024	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15264023	*+	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15264025	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
15264026	*+	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 2 Undeliverable, 44 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Donna M Zitelli julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	

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Total Noticed: 49

on behalf of Debtor Joseph A Zitelli julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Maria Miksich

on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8